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Attorney for Ally Financial

In Re:

RONALD G. PILARCHIK  
LEAH J. PILARCHIK



Order Filed on April 3, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case number: 16-22029

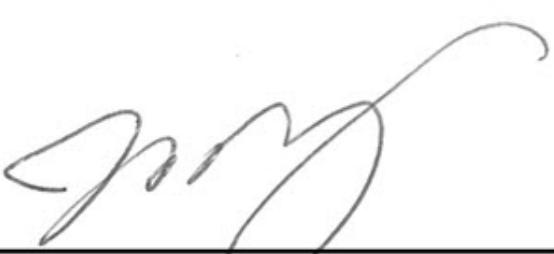
Hearing Date: 3-5-19

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

**DATED: April 3, 2019**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtors: Ronald and Leah Pilarchik

Case No: 16-22029

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Certificate Of Default filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Stacey L. Mullen, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2012 Ford Focus bearing vehicle identification number 1FAHP3E29CL408547.**
- 2. That after application to the Debtors’ account of certified funds in the amount of \$1,517.00 the Debtors’ account with Ally continues to have post-petition arrears through February 2019 in the amount of \$431.56.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above over four (4) months, by making their regular monthly payment of \$295.58 plus an additional \$107.89 (for total monthly payment of \$403.47) for the months of March through June 2019.**
- 4. That commencing March 2019, if the Debtors fail to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a certification of default with the Court and serving it on the Debtors and their attorney.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors and their attorney.**

**(Page 3)**

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- 6. That the Debtors are to pay Ally Financial a counsel fee of \$150.00 through their chapter 13 bankruptcy plan.**